

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA**

In re: Stephanie Brooks-Manning	:	Chapter 13
	:	
	:	
Debtor,	:	Bankruptcy No. 22-12815

Objection to Proof of Claim No. 3

1. Lender filed proof of claim No 3 seeking pre-petition arrears of \$128,962.76. A copy of the proof of claim is attached as Exhibit "A".
2. The claim does not account for all payments made.
3. For example, distributions from the trustee from debtor's prior bankruptcy do not appear. Debtor believes additional payments are missing.
4. Based on the above, Debtor requests an updated payment history and updated proof of claim.
5. Debtor also requests proof of the fees and costs alleged in the proof of claim, as the costs may be overstated. Upon review, debtor may update this allegation with specificity.

Respectfully Submitted,
/s/ Michelle Lee
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